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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/036,605	12/21/2001	Nancy J. Dodd	109.0015	4732

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EXAMINER

GREIMEL, JOCELYN

ART UNIT PAPER NUMBER

3693

DATE MAILED: 09/08/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

**Office Action Summary**

Application No.

10/036,605

Applicant(s)

DODD ET AL.

Examiner

Jocelyn Greimel

Art Unit

3693

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 21 December 2001.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-29 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-29 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |   |   |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)             | 4) <input type="checkbox"/> Interview Summary (PTO-413)                     |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)    | Paper No(s)/Mail Date. _____  |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| Paper No(s)/Mail Date - <u>none</u> -   | 6) <input type="checkbox"/> Other: _____                                    |

## DETAILED ACTION

1. This communication is in response to Applicant's application of December 21, 2001. Claims 1-29 are pending and are presented to be examined upon their merits. Claims 1, 11, 14, 24 and 27 are independent claims.

### ***Claim Rejections - 35 USC § 102***

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(a) the invention was known or used by others in this country, or patented or described in a printed publication in this or a foreign country, before the invention thereof by the applicant for a patent.

3. **Claims 1-29 are rejected under 35 U.S.C. 102(a) as being anticipated by Cadigan et al (US Pub. No. 2004/0093242 A1, hereinafter Cadigan).** In reference to claims 1 and 24, Cadigan discloses a method and system for automatically processing claims comprising:

- a. a central server computer for receiving inputs from, and providing outputs to, a servicer terminal connected into a network, the servicer terminal capturing data from a servicer submitting a mortgage insurance claim (page 1, 0009-0010; page 2, 0024-0025;
- b. a claims database connected into the network, containing data relating to the mortgage insurance claim (page 1, 0009-0012; page 2, 0026);

- c. a claim audit rulebase connected into the network, for automatically performing an audit and adjustments of the submitted mortgage insurance claim, providing results of the audit and adjustments to the servicer at the servicer terminal, and presenting the servicer with an option to interact with a claim representative to resolve any issues (page 1, 0010-0012; page 2, 0026).
- 4. In reference to claims 11 and 14, Cadigan discloses a method and system for automatically processing mortgage insurance claims comprising:
  - a. a web server administering a network of servicer terminals connected into a network, each servicer terminal running web browser software for viewing web pages served by the web server (page 1, 0009-0010; page 2, 0024-0025);
  - b. the web pages including a claim submission form for receiving claim submission data from a servicer at a servicer terminal (page 1, 0009; page 3, 0040-0042); and
  - c. a transaction server connected to the web server, the transaction server accessing a claim audit rulebase and a claims database to automatically perform an audit and adjustment for a claim submitted at a servicer terminal, and to automatically provide results of the audit and adjustment to the servicer at the servicer terminal (page 2, 0011-0012).
- 5. In reference to claim 27, Cadigan discloses a method for automatically processing claims comprising: receiving an electronic feed of claims data from a

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centralized claim repository service company (page 1, 0009-0012; page 2, 0024-0025); storing the received data in a sequential dataset in a claims file on a system mainframe; running a mainframe job to look for the claims file on the mainframe; loading data from the claims file into a claims database (page 3, 0033-0034 and 0040-0041); identifying all claims loaded into the claims database; executing a claim audit rulebase for each identified claim; updating the claims database with claim status and audit results from the claim audit rulebase; and making claims available for viewing by servicers on a website (page 4, 0051-0052).

6. In reference to claims 2-10, Cadigan discloses a method for automatically processing claims wherein: data entry fields are automatically pre-filled using stored data (page 1, 0011); a document generator generates a settlement letter for servicer (page 1, 0010); the claim audit rulebase determines if a payment is to be made and the projected date of payment (page 4, 0048; page 4, 0058); servicer is provided with a detailed explanation of policy exceptions identified by the rulebase (page 1, 0010-0012); a claim representative terminal connected into the network for allowing a servicer to communicate with the claim representative (abstract; page 1, 0010); the servicer communicates with the claim representative using e-mail (abstract; page 1, 0010); the servicer terminal runs a web browser and web server computer sending web pages to the servicer terminal (page 2, 0029); a transaction server for relaying data among the server computer, the claim audit rulebase and the claims database; and a document generator connected to the web server (page 1, 0009-0010).

7. In reference to claims 28-29, Cadigan discloses a method for automatically processing claims including: determining whether there have been any errors in loading the claims into the claims database and if there are any errors informing a system support group; and automatically generating an e-mail message informing a claim submitter that a claim has been received and that an audit has been completed (page 3, 0037).

### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jocelyn Greimel whose telephone number is (571) 272-3734. The examiner can normally be reached Monday - Friday 8:30 AM - 4:30 PM EST. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached at (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Jocelyn Greimel  
Examiner, Art Unit 3693  
August 30, 2006



ELLA COLBERT  
PRIMARY EXAMINER